

EXHIBIT B

05/23/2001

PRIVATE LABEL

If you have questions call:

(800) 331-8120

FIRST TRUST CORPORATION
717 17TH STREET
SUITE 2600
DENVER, CO. 80202

SYLVIA ANN JOEL
21 CAYUGA RD.
SCARSDALE, NY 10583-0000

Instructions to Participant

The information on Form 5498 is submitted to the Internal Revenue Service by the trustee or issuer of your individual retirement arrangement (IRA) to report contributions and the fair market value of the account. For information about IRAs, see Pub. 590, Individual Retirement Arrangements (IRAs), and Pub. 560, Retirement Plans for Small Business.

Reminder: If you converted from a traditional IRA, SEP, or SIMPLE to a Roth IRA in 1998 and you elected to spread the taxable income over 4 years, you must include one-fourth of the taxable amount converted in your income in 2000. See your Form 1040 instructions.

Box 1. Shows traditional IRA contributions for 2000 you made in 2000 and through April 16, 2001. These contributions may be deductible on your Form 1040 or 1040A. However, if you or your spouse was an active participant in an employer's pension plan, these contributions may not be deductible. This box does not include amounts in boxes 2, 3, and 7 - 10.

Box 2. Shows any rollover, including a direct rollover to a traditional IRA, you made in 2000. It also shows amounts recharacterized from one type of IRA to another. However, it does not show any amounts you converted from your traditional IRA, simplified employee pension (SEP), or savings incentive match plan for employees (SIMPLE) to a Roth IRA. They are shown in box 3. See the Form 1040 or 1040A instructions for information on how to report rollovers. If you have ever made any nondeductible contributions to your traditional IRA or SEP and you did not roll over the total distribution, use Form 8606, Nondeductible IRAs, to figure the taxable amount. If property was rolled over, see Pub. 590.

Box 3. Shows the amount converted from a traditional IRA, SEP, or SIMPLE to a Roth IRA in 2000. Use Form 8606 to figure the taxable amount.

Box 4. Shows the fair market value of your account at year end.

Box 5. For endowment contracts only, shows the amount allocable to the cost of life insurance. Subtract this amount from your allowable IRA contribution included in box 1 to compute your IRA deduction.

Box 6. May show the kind of IRA reported on this Form 5498. If "Rechar." is checked, the contribution is a recharacterization of a prior contribution from one type of IRA to another.

Box 7. Shows simplified employee pension (SEP) contributions made in 2000, including contributions made in 2000 for 1999, but not including contributions made in 2001 for 2000. If made by your employer, do not deduct on your income tax return. If you made the contributions as a self-employed person (or partner), they may be deductible. See Pub. 560.

Box 8. Shows savings incentive match plan for employees (SIMPLE) contributions made in 2000. If made by your employer, do not deduct on your income tax return. If you made the contributions as a self-employed person (or partner), they may be deductible. See Pub. 560.

Box 9. Shows Roth IRA contributions you made in 2000 and through April 16, 2001. Do not deduct on your income tax return.

Box 10. Shows education IRA (Ed IRA) contributions in 2000 on your behalf. Do not deduct on your income tax return. If the total of all contributions made to all your Ed IRAs this year exceeded \$500, you should withdraw the excess, plus earnings, generally by April 16, or you may owe a penalty. You must keep track of your Ed IRA basis (contributions and distributions.) See Pub. 590.

TRUSTEE'S or ISSUER'S name, street address, city, state, and ZIP code		<input type="checkbox"/> CORRECTED (if checked)		OMB No. 1545-0747		IRA Contribution Information
FIRST TRUST CORPORATION 717 17TH STREET SUITE 2600 DENVER, CO 80202		1 IRA contributions (other than amounts in boxes 2, 3, and 7-10)	\$	2000		
TRUSTEE'S or ISSUER'S Federal identification no.		PARTICIPANT'S social security number		2 Rollover contributions	\$	Copy B For Participant This information is being furnished to the Internal Revenue Service.
84-0519832		079-28-6866		3 Roth conversion amount	\$	
PARTICIPANT'S name, address, city, state, and ZIP code		4 Fair market value of account	\$ 117,600.89	5 Life insurance cost included in box 1	\$	
SYLVIA ANN JOEL 21 CAYUGA RD. SCARSDALE, NY 10583-0000		6 IRA SEP SIMPLE Roth IRA Rechar. Ed IRA	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	7 SEP contributions	\$	
Account number (optional)		8 SIMPLE contributions	\$	9 Roth IRA contributions	\$	
029618390001		10 Ed IRA contributions	\$			

Form 5498

(Keep for your records.)

Department of the Treasury - Internal Revenue Service

Privacy Policy

First Trust Corporation ("First Trust") recognizes that its customers have an expectation that First Trust and its affiliates will maintain the confidentiality of customers' nonpublic personal information. As a result, First Trust has adopted this Privacy Policy concerning information that you provide and information that is obtained in servicing your account.

Information about you is collected for purposes of administering your account or accounts with us. We collect information about you for specific business purposes and not for resale or transfer to unaffiliated parties. The information we collect, the source of the information and the purposes it is used for are explained below. If you close your account or it becomes inactive, First Trust will adhere to the privacy policies and practices described in this notice.

Information Collected

Nonpublic personal information is collected and retained by First Trust for purposes of administering your account. It is not furnished to third parties for any purpose other than to administer the account. The information we collect can be summarized as follows:

1. *Account Establishment Information.* This is information furnished by you on forms creating your account with First Trust and its affiliated companies. Examples are your name and address, Social Security number and beneficiary designations (if applicable).
2. *Account Transaction Information.* This includes information obtained from you and the various entities that comprise the assets in your account. It includes correspondence and phone contacts with us concerning the account, account assets, and our services. If the account was transferred from another financial institution, it may contain records from that institution.

Nonpublic Information That Is Disclosed

All information in your account may be disclosed to any person or entity you have authorized pursuant to your account establishment documents. In addition, information may be disclosed to affiliated or nonaffiliated third parties to further your goals in establishing an account with First Trust. Categories of information that are disclosed are as follows:

1. *Identifying information.* Examples of this information include your name, address and Social Security or tax identification number.
2. *Transaction information.* Examples include your directives to purchase or sell an asset in your account and the receipt of income to the account or distributions from the account.

Parties To Whom We May Disclose Nonpublic Information

First Trust may disclose both identification and transaction information to affiliated and nonaffiliated parties for the following reasons:

1. *Financial Services Providers.* Examples are brokers, transfer agents, mutual fund companies or other representatives of the seller or purchaser of the asset or a firm that provides valuations for securities.
2. *Non-financial Companies.* Examples are companies that mail reports and prospectuses to you, statement printers and tax form providers.

First Trust does not disclose nonpublic personal information about our clients to any party, except as permitted by law.

How First Trust Protects the Confidentiality of Your Nonpublic Personal Information

First Trust and its affiliates value the trust you place in us. To maintain that trust, we have put into place safeguards to protect the privacy of your nonpublic personal information. We do not sell or trade your information with nonaffiliated companies. When information is provided to third party providers to service the account, safeguards are in place to make certain that the information is used only for the purpose it is provided.

Internally, First Trust maintains its records on secured computers. Prospective employees are screened for criminal convictions and drug use. Once hired, employees are advised of First Trust's privacy policies and of the confidential nature of the information they handle. Employees are limited to accessing only that customer information that is necessary to perform their job functions.